

Appendix B

BELL ATLANTIC CORPORATION  
GROUP LIFE INSURANCE  
SUMMARY OF DEFICIT REDUCTION ACT OF 1984 (Continued)

\$50,000 Cap On Funded Postretirement Benefit

The legislation indicates that contributions to prefund retiree life insurance coverage are deductible only to the extent that they are used to provide the first \$50,000 of coverage unless the employee is grandfathered under DEFRA. An employee is grandfathered when the employee retires, if the employee attained age 55 on or before January 1, 1984, and either retired on or before that date or worked for the employer maintaining the group term life insurance plan any time during 1983. Bell Atlantic's basic group life insurance plan satisfies DEFRA's requirements. The active fund (pay-as-you-go) is used to pay Basic and AD&D death claims for all active employees, all (active & retired) death claims to key employees, and death claims in excess of \$50,000 paid to retirees who are not grandfathered. Key employees' postretirement life insurance benefits are not prefunded by Bell Atlantic and therefore, there is no need to set up separate accounts.

TABLE 1

Bell Atlantic Corporation  
Annual Rates of Employee Separation From Service  
Before Eligibility To Service Retirement

Male Employees

Management

Service in years t	Rates of separation during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
0	.104	.105	.105	.102	.096	.091	.088	.088
1	.073	.072	.070	.066	.062	.059	.058	.058
2	.045	.045	.044	.042	.040	.037	.034	.035
3	.019	.026	.032	.032	.025	.025	.030	.030
4	.017	.019	.027	.025	.018	.020	.021	.025
5	.013	.016	.024	.021	.016	.016	.018	.021
6	.012	.014	.021	.018	.016	.015	.015	.018
7	.011	.013	.018	.016	.016	.012	.013	.022
8	.009	.011	.016	.015	.016	.012	.012	.026
9	.009	.010	.013	.014	.013	.010	.013	.029
10	.008	.008	.012	.013	.012	.009	.016	.033
11	.008	.008	.010	.011	.010	.008	.018	.037
12	.008	.008	.009	.009	.008	.009	.022	.043
13	.007	.007	.008	.008	.008	.011	.026	.049
14	.007	.007	.008	.006	.008	.010		
15	.006	.006	.006	.005	.006	.007		
16	.005	.005	.006	.005	.006	.008		
17	.005	.005	.004	.004	.006	.009		
18	.004	.004	.004	.004	.007	.009		
19	.004	.004	.004	.005				
20	.004	.004	.004	.005				
21	.004	.004	.005	.006				
22	.004	.003	.004	.006				
23	.004	.003	.004	.007				
24	.004	.003						
25	.004	.004						
26	.004	.004						
27	.004	.004						
28	.004	.004						

Note: Based on separations due to death, disability and withdrawal combined.

TABLE 2

Bell Atlantic Corporation  
Annual Rates of Employee Separation From Service  
Before Eligibility to Service Retirement

Female Employees

Management

Service in years t	Rates of separation during year $t + .5$ to $t + 1.5$ for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
0	.095	.095	.094	.092	.088	.084	.079	.079
1	.083	.082	.077	.072	.068	.064	.063	.065
2	.070	.069	.065	.057	.047	.039	.032	.031
3	.058	.058	.056	.046	.029	.025	.026	.031
4	.050	.051	.052	.038	.020	.018	.020	.030
5	.042	.044	.047	.032	.017	.013	.015	.029
6	.040	.040	.042	.027	.015	.012	.013	.028
7	.040	.038	.031	.024	.015	.012	.012	.021
8	.039	.034	.024	.017	.015	.012	.012	.024
9	.036	.030	.021	.014	.013	.012	.012	.029
10	.034	.027	.018	.013	.013	.013	.013	.029
11	.030	.023	.016	.010	.012	.013	.014	.028
12	.026	.020	.016	.010	.010	.014	.015	.028
13	.023	.019	.015	.010	.009	.015	.015	.028
14	.019	.017	.013	.008	.006	.011		
15	.016	.015	.011	.006	.005	.007		
16	.012	.011	.010	.005	.005	.007		
17	.010	.009	.007	.004	.005	.006		
18	.008	.008	.006	.004	.005	.005		
19	.006	.006	.006	.004				
20	.006	.006	.005	.005				
21	.006	.006	.005	.005				
22	.006	.004	.003	.005				
23	.006	.004	.003	.005				
24	.005	.004						
25	.005	.003						
26	.004	.003						
27	.003	.003						
28	.003	.003						

Note: Based on separations due to death disability and withdrawal combined.

TABLE 3

Bell Atlantic Corporation  
Annual Rates of Transfer from Associate to Management\*

Management

Service t	Rates of Promotion during year of service t - .5 to t + 1.5	Service t	Rates of Promotion during year of service t + .5 to t + 1.5
0	.0116	16	.0316
1	.0633	17	.0273
2	.1429	18	.0271
3	.1810	19	.0234
4	.1140	20	.0206
5	.0479	21	.0171
6	.0415	22	.0142
7	.0383	23	.0103
8	.0561	24	.0081
9	.0602	25	.0051
10	.0570	26	.0042
11	.0451	27	.0034
12	.0403	28	.0027
13	.0392	29	.0024
14	.0359	30	.0015
15	.0363	over 30	.0011

\* Management Plan Assumptions

TABLE 4

Bell Atlantic Corporation  
Annual Rates of Retirement on Disability Pension

Management

Age x	Rates of disability retirement during year of age x + .5 to x + 1.5		Age x	Rates of disability retirement during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
30	.00020	.00040	45	.00068	.00136
31	.00020	.00040	46	.00068	.00136
32	.00020	.00040	47	.00068	.00136
33	.00020	.00040	48	.00068	.00136
34	.00020	.00040	49	.00068	.00136
35	.00030	.00060	50	.00120	.00240
36	.00030	.00060	51	.00120	.00240
37	.00030	.00060	52	.00120	.00240
38	.00030	.00060	53	.00120	.00240
39	.00030	.00060	54	.00120	.00240
40	.00042	.00084	55	.00050	.00100
41	.00042	.00084	56	.00050	.00100
42	.00042	.00084	57	.00050	.00100
43	.00042	.00084	58	.00050	.00100
44	.00042	.00084	59	.00050	.00100
			over 59	.00000	.00000

TABLE 5

Bell Atlantic Corporation  
Annual Rates of Retirement on Service Pension  
Male Employees

Management

Service in years t	Rates of retirement during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
14							.0470	.5000
15							.0470	.3000
16							.0470	.3000
17							.0470	.3000
18							.0470	.3000
19					.0600	.0860	.5000	.9903
20					.0360	.0500	.3000	
21					.0320	.1350	.3000	
22					.0340	.2110	.3000	
23					.0410	.1680	.3000	
24			.0160	.0210	.0630	.5000	.9903	
25			.0150	.0260	.0720	.3000		
26			.0160	.0340	.1860	.3000		
27			.0180	.0460	.2610	.3000		
28			.0210	.0610	.2180	.3000		
29	.0130	.0130	.0340	.0970	.5000	.9903		
30	.0120	.0130	.0410	.1260	.3000			
31	.0120	.0180	.0480	.2350	.3000			
32	.0120	.0220	.0630	.3070	.3000			
33	.0140	.0240	.0810	.2640	.3000			
34	.0150	.0530	.1170	.5000	.9903			
35	.0160	.0620	.1610	.3000				
36	.0190	.0710	.2700	.3000				
37	.0240	.0900	.3400	.3000				
38	.0270	.1100	.2890	.3000				
39	.0740	.1480	.5000	.9903				
40	.0850	.1960	.3000					
41	.0950	.3030	.3000					
42	.1140	.3620	.3000					
43	.1420	.2970	.3000					
44	.1800	.5000	.9903					
45	.2200	.3000						
46	.3260	.3000						
47	.3740	.3000						
48	.3030	.3000						
49	.5000	.9903						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9903							

TABLE 6

Bell Atlantic Corporation  
Annual Rates of Retirement on Service Pension  
Female Employees

Management

Service in years t	Rates of retirement during year t - .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
14							.1310	.5000
15							.1310	.3000
16							.1310	.3000
17							.1310	.3000
18							.1310	.3000
19					.1800	.3540	.5000	.9949
20					.1260	.1360	.3000	
21					.1260	.2850	.3000	
22					.1290	.3240	.3000	
23					.1330	.2700	.3000	
24			.0610	.1040	.1340	.5000	.9949	
25			.0400	.0960	.1460	.3000		
26			.0420	.1210	.2870	.3000		
27			.0460	.1290	.3270	.3000		
28			.0470	.1310	.2770	.3000		
29	.0400	.0450	.0690	.1390	.5000	.9949		
30	.0290	.0320	.0790	.1610	.3000			
31	.0340	.0400	.1010	.2900	.3000			
32	.0380	.0440	.1250	.3350	.3000			
33	.0460	.0460	.1340	.2920	.3000			
34	.0490	.0930	.1520	.5000	.9949			
35	.0520	.1010	.1810	.3000				
36	.0540	.1200	.3000	.3000				
37	.0560	.1320	.3490	.3000				
38	.0590	.1360	.3150	.3000				
39	.1030	.1640	.5000	.9949				
40	.1160	.2040	.3000					
41	.1290	.3200	.3000					
42	.1350	.3750	.3000					
43	.1450	.3440	.3000					
44	.1740	.5000	.9949					
45	.2120	.3000						
46	.3490	.3000						
47	.3980	.3000						
48	.3680	.3000						
49	.5000	.9949						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9949							

TABLE 7

**Bell Atlantic Corporation**  
**Annual Rates of Mortality Among Active Employees**

Management

Age x	Rates of Mortality during year of age x + .5 to x + 1.5		Age x	Rates of Mortality during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
15	.0003	.0001	43	.0017	.0008
16	.0003	.0001	44	.0019	.0009
17	.0003	.0002	45	.0022	.0010
18	.0004	.0002	46	.0025	.0011
19	.0004	.0002	47	.0028	.0012
20	.0004	.0002	48	.0031	.0014
21	.0004	.0002	49	.0035	.0015
22	.0004	.0002	50	.0039	.0016
23	.0004	.0002	51	.0043	.0018
24	.0004	.0002	52	.0048	.0019
25	.0005	.0003	53	.0052	.0021
26	.0005	.0003	54	.0057	.0023
27	.0005	.0003	55	.0061	.0025
28	.0005	.0003	56	.0066	.0028
29	.0006	.0003	57	.0071	.0031
30	.0006	.0003	58	.0077	.0034
31	.0006	.0004	59	.0084	.0038
32	.0007	.0004	60	.0092	.0042
33	.0007	.0004	61	.0101	.0047
34	.0008	.0004	62	.0111	.0052
35	.0009	.0005	63	.0124	.0058
36	.0009	.0005	64	.0139	.0064
37	.0010	.0005	65	.0156	.0071
38	.0010	.0006	66	.0176	.0078
39	.0011	.0006	67	.0198	.0087
40	.0012	.0007	68	.0222	.0097
41	.0014	.0007	69	.0248	.0109
42	.0015	.0008			

TABLE 3

**Bell Atlantic Corporation**  
**Annual Rates of Mortality For Management Service Pensioners**

Management

Age x	Rates of Mortality during year of age x to x - 1		Age x	Rates of Mortality during year of age x to x + 1	
	Male	Female		Male	Female
45	.028	.022	78	.055	.038
46	.023	.018	79	.060	.042
47	.019	.015	80	.065	.047
48	.015	.012	81	.071	.052
49	.012	.010	82	.077	.054
50	.010	.008	83	.084	.064
51	.008	.007	84	.091	.071
52	.007	.006	85	.100	.079
53	.007	.006	86	.110	.087
54	.007	.005	87	.122	.096
55	.007	.006	88	.135	.105
56	.007	.006	89	.149	.116
57	.008	.006	90	.165	.127
58	.008	.007	91	.182	.140
59	.009	.007	92	.201	.155
60	.010	.008	93	.221	.172
61	.010	.008	94	.241	.192
62	.011	.009	95	.266	.213
63	.012	.009	96	.292	.236
64	.014	.010	97	.318	.262
65	.015	.011	98	.348	.291
66	.016	.011	99	.380	.323
67	.018	.013	100	.415	.358
68	.020	.014	101	.454	.357
69	.021	.015	102	.495	.441
70	.024	.017	103	.541	.488
71	.027	.019	104	.591	.541
72	.030	.021	105	.645	.599
73	.034	.023	106	.704	.664
74	.038	.025	107	.768	.736
75	.042	.028	108	.839	.815
76	.046	.031	109	.916	.903
77	.051	.034	110	1.000	1.000

For ages prior to 45, the mortality rate is assumed constant at that age value.

TABLE 9

## Bell Atlantic Corporation

Annual Rates of Employee Separation From Service  
Before Eligibility to Service Retirement

## Male Employees

Associate

Service in years t	Rates of separation during year t - .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
0	.197	.185	.158	.135	.120	.115	.117	.120
1	.120	.110	.087	.068	.053	.044	.044	.045
2	.078	.070	.056	.046	.042	.040	.038	.039
3	.058	.051	.037	.034	.029	.030	.029	.027
4	.039	.035	.026	.026	.021	.025	.025	.024
5	.028	.026	.019	.021	.017	.021	.021	.024
6	.022	.021	.016	.017	.013	.018	.019	.022
7	.020	.019	.015	.015	.012	.016	.018	.022
8	.017	.016	.013	.014	.011	.014	.017	.026
9	.014	.014	.012	.012	.010	.014	.017	.029
10	.012	.012	.011	.011	.009	.014	.019	.034
11	.010	.010	.010	.011	.009	.014	.024	.037
12	.009	.010	.009	.010	.010	.016	.027	.043
13	.009	.010	.009	.010	.010	.016	.028	.050
14	.009	.010	.008	.009	.011	.018		
15	.009	.009	.008	.009	.011	.019		
16	.008	.008	.008	.009	.012	.020		
17	.007	.008	.008	.008	.012	.023		
18	.007	.008	.008	.008	.012	.026		
19	.006	.008	.007	.009				
20	.006	.008	.007	.010				
21	.006	.008	.007	.010				
22	.006	.008	.007	.010				
23	.006	.008	.007	.011				
24	.007	.007						
25	.007	.007						
26	.008	.007						
27	.008	.007						
28	.008	.007						

Note: Based on separations due to death, disability and withdrawal combined.

TABLE 10

Bell Atlantic Corporation  
Annual Rates of Employee Separation From Service  
Before Eligibility to Service Retirement

Female Employees

Associate

Service in years t	Rates of separation during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
0	.208	.194	.164	.136	.113	.096	.086	.087
1	.148	.139	.115	.094	.075	.063	.056	.060
2	.116	.107	.087	.067	.051	.039	.031	.033
3	.079	.081	.072	.056	.040	.034	.034	.031
4	.071	.071	.058	.045	.033	.030	.029	.031
5	.066	.064	.048	.037	.029	.028	.028	.030
6	.062	.057	.044	.029	.026	.026	.027	.030
7	.057	.050	.037	.025	.024	.024	.027	.030
8	.053	.046	.030	.023	.022	.023	.027	.032
9	.049	.042	.026	.023	.021	.023	.027	.032
10	.044	.039	.026	.022	.021	.022	.027	.034
11	.040	.035	.026	.022	.020	.022	.027	.040
12	.035	.031	.024	.022	.020	.022	.027	.045
13	.031	.027	.022	.022	.020	.022	.027	.054
14	.029	.026	.020	.021	.020	.021		
15	.026	.024	.020	.021	.020	.020		
16	.022	.021	.020	.020	.019	.020		
17	.020	.020	.020	.019	.019	.019		
18	.018	.018	.020	.019	.017	.019		
19	.018	.018	.018	.019				
20	.017	.018	.018	.019				
21	.017	.018	.017	.017				
22	.016	.017	.016	.015				
23	.016	.016	.015	.015				
24	.015	.014						
25	.015	.014						
26	.015	.014						
27	.014	.014						
28	.013	.013						

Note: Based on separations due to death, disability and withdrawal combined.

TABLE 11

Bell Atlantic Corporation  
Rates of Promotion from Associate to Management\*

Associate

Service $t$	Rates of Promotion during year of service $t - .5$ to $t - 1.5$	Service $t$	Rates of Promotion during year of service $t + .5$ to $t + 1.5$
0	.0032	16	.0105
1	.0120	17	.0096
2	.0218	18	.0089
3	.0336	19	.0082
4	.0382	20	.0075
5	.0348	21	.0067
6	.0304	22	.0060
7	.0250	23	.0052
8	.0205	24	.0044
9	.0180	25	.0038
10	.0162	26	.0032
11	.0148	27	.0026
12	.0138	28	.0020
13	.0128	29	.0016
14	.0120	30	.0010
15	.0110	over 30	.0005

\* Associate Plan Assumptions

TABLE 12

**Bell Atlantic Corporation**  
**Annual Rates of Retirement on Disability Pension**

Associate

Age x	Rates of disability retirement during year of age x + .5 to x + 1.5		Age x	Rates of disability retirement during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
30	.0007	.0010	45	.0024	.0034
31	.0007	.0010	46	.0024	.0034
32	.0007	.0010	47	.0024	.0034
33	.0007	.0010	48	.0024	.0034
34	.0007	.0010	49	.0024	.0034
35	.0011	.0015	50	.0042	.0060
36	.0011	.0015	51	.0042	.0060
37	.0011	.0015	52	.0042	.0060
38	.0011	.0015	53	.0042	.0060
39	.0011	.0015	54	.0042	.0060
40	.0015	.0021	55	.0020	.0030
41	.0015	.0021	56	.0020	.0030
42	.0015	.0021	57	.0020	.0030
43	.0015	.0021	58	.0020	.0030
44	.0015	.0021	59	.0020	.0030

TABLE 13

Bell Atlantic Corporation  
Annual Rates of Retirement on Service Pension  
Male Employees

Associate

Service in years t	Rates of retirement during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
14							.0600	.5000
15							.0600	.3000
16							.0600	.3000
17							.0600	.3000
18							.0600	.3000
19					.0550	.0900	.5000	.9903
20					.0420	.0650	.3000	
21					.0300	.2090	.3000	
22					.0330	.2790	.3000	
23					.0410	.2060	.3000	
24			.0160	.0330	.0440	.5000	.9903	
25			.0150	.0260	.0560	.3000		
26			.0160	.0280	.2270	.3000		
27			.0170	.0360	.2930	.3000		
28			.0190	.0430	.2200	.3000		
29	.0210	.0280	.0320	.0500	.5000	.9903		
30	.0180	.0195	.0390	.0700	.3000			
31	.0195	.0270	.0430	.2540	.3000			
32	.0210	.0345	.0460	.3190	.3000			
33	.0225	.0390	.0540	.2350	.3000			
34	.0255	.0460	.0670	.5000	.9903			
35	.0270	.0530	.0880	.3000				
36	.0315	.0590	.2850	.3000				
37	.0375	.0640	.3540	.3000				
38	.0405	.0730	.2520	.3000				
39	.0520	.0910	.5000	.9903				
40	.0580	.1080	.3000					
41	.0620	.3300	.3000					
42	.0680	.3930	.3000					
43	.0790	.2720	.3000					
44	.0980	.5000	.9903					
45	.1160	.3000						
46	.3510	.3000						
47	.4110	.3000						
48	.2830	.3000						
49	.5000	.9903						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9903							

TABLE 14

Bell Atlantic Corporation  
 Annual Rates of Retirement on Service Pension  
 Female Employees

Associate

Service in years t	Rates of retirement during year t - .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
14							.1310	.5000
15							.1310	.3000
16							.1310	.3000
17							.1310	.3000
18							.1310	.3000
19					.1830	.2500	.5000	.9949
20					.1090	.1260	.3000	
21					.0950	.2840	.3000	
22					.0950	.3030	.3000	
23					.0980	.2640	.3000	
24			.0900	.1300	.1070	.5000	.9949	
25			.0510	.0850	.1100	.3000		
26			.0520	.0900	.2880	.3000		
27			.0550	.0950	.3100	.3000		
28			.0580	.1000	.2700	.3000		
29	.0600	.0780	.0800	.1110	.5000	.9949		
30	.0510	.0550	.0870	.1160	.3000			
31	.0510	.0650	.0930	.2960	.3000			
32	.0530	.0700	.0990	.3220	.3000			
33	.0590	.0830	.1050	.2790	.3000			
34	.0650	.0990	.1180	.5000	.9949			
35	.0710	.1040	.1260	.3000				
36	.0790	.1100	.3120	.3000				
37	.0860	.1140	.3460	.3000				
38	.0960	.1200	.2930	.3000				
39	.1170	.1320	.5000	.9949				
40	.1160	.1430	.3000					
41	.1210	.3400	.3000					
42	.1270	.3810	.3000					
43	.1330	.3120	.3000					
44	.1460	.5000	.9949					
45	.1550	.3000						
46	.3660	.3000						
47	.4080	.3000						
48	.3280	.3000						
49	.5000	.9949						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9949							

TABLE 15

Bell Atlantic Corporation  
Annual Rates of Mortality Among Active Employees

Associate

Age x	Rates of Mortality during year of age x - .5 to x - 1.5		Age x	Rates of Mortality during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
15	.0003	.0001	43	.0017	.0008
16	.0003	.0001	44	.0019	.0009
17	.0003	.0002	45	.0022	.0010
18	.0004	.0002	46	.0025	.0011
19	.0004	.0002	47	.0028	.0012
20	.0004	.0002	48	.0031	.0014
21	.0004	.0002	49	.0035	.0015
22	.0004	.0002	50	.0039	.0016
23	.0004	.0002	51	.0043	.0018
24	.0004	.0002	52	.0048	.0019
25	.0005	.0003	53	.0052	.0021
26	.0005	.0003	54	.0057	.0023
27	.0005	.0003	55	.0061	.0025
28	.0005	.0003	56	.0066	.0028
29	.0006	.0003	57	.0071	.0031
30	.0006	.0003	58	.0077	.0034
31	.0006	.0004	59	.0084	.0038
32	.0007	.0004	60	.0092	.0042
33	.0007	.0004	61	.0101	.0047
34	.0008	.0004	62	.0111	.0052
35	.0009	.0005	63	.0124	.0058
36	.0009	.0005	64	.0139	.0064
37	.0010	.0005	65	.0156	.0071
38	.0010	.0006	66	.0176	.0078
39	.0011	.0006	67	.0198	.0087
40	.0012	.0007	68	.0222	.0097
41	.0014	.0007	69	.0248	.0109
42	.0015	.0008			

TABLE 16

## Bell Atlantic Corporation

## Annual Rates of Mortality For Associate Service Pensioners

Associate

Age x	Rates of Mortality during year of age x to x + 1		Age x	Rates of Mortality during year of age x to x + 1	
	Male	Female		Male	Female
45	.033	.022	78	.064	.038
46	.029	.018	79	.069	.042
47	.024	.015	80	.075	.047
48	.020	.012	81	.083	.052
49	.017	.010	82	.091	.054
50	.014	.008	83	.100	.064
51	.012	.007	84	.110	.071
52	.011	.006	85	.121	.079
53	.011	.006	86	.132	.087
54	.010	.005	87	.144	.096
55	.010	.006	88	.157	.105
56	.011	.006	89	.170	.116
57	.011	.006	90	.184	.127
58	.012	.007	91	.198	.140
59	.013	.007	92	.214	.155
60	.014	.008	93	.230	.172
61	.015	.008	94	.247	.192
62	.016	.009	95	.266	.213
63	.017	.009	96	.292	.236
64	.018	.010	97	.318	.262
65	.020	.011	98	.348	.291
66	.021	.011	99	.380	.323
67	.023	.013	100	.415	.358
68	.026	.014	101	.454	.357
69	.028	.015	102	.495	.441
70	.031	.017	103	.541	.488
71	.035	.019	104	.591	.541
72	.038	.021	105	.645	.599
73	.042	.023	106	.704	.664
74	.046	.025	107	.768	.736
75	.050	.028	108	.839	.815
76	.055	.031	109	.916	.903
77	.059	.034	110	1.000	1.000

For ages prior to 45, the mortality rate is assumed constant at that age value.

TABLE 17

Bell Atlantic Corporation  
Annual Rates of Employee Separation From Service  
Before Eligibility to Service Retirement

Male Employees

Enterprises

Service in years t	Rates of separation during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
0	.182	.183	.183	.178	.167	.158	.152	.151
1	.128	.126	.122	.115	.108	.102	.100	.098
2	.079	.078	.077	.073	.069	.064	.057	.058
3	.033	.045	.056	.055	.043	.042	.050	.049
4	.029	.033	.047	.043	.031	.034	.034	.039
5	.022	.028	.042	.036	.027	.026	.029	.032
6	.021	.024	.036	.031	.027	.024	.023	.027
7	.019	.022	.031	.027	.027	.019	.019	.033
8	.015	.019	.027	.026	.027	.019	.017	.040
9	.015	.017	.022	.024	.021	.015	.018	.044
10	.014	.014	.020	.022	.019	.013	.023	.051
11	.014	.014	.017	.018	.016	.011	.027	.057
12	.014	.013	.015	.015	.012	.012	.033	.067
13	.012	.012	.013	.013	.012	.015	.040	.076
14	.012	.012	.013	.009	.011	.013		
15	.010	.010	.009	.007	.007	.007		
16	.008	.008	.009	.006	.006	.009		
17	.008	.008	.006	.004	.006	.010		
18	.006	.006	.005	.004	.007	.010		
19	.006	.006	.005	.006				
20	.006	.006	.005	.005				
21	.006	.006	.006	.006				
22	.006	.004	.004	.006				
23	.006	.004	.004	.007				
24	.006	.004						
25	.006	.005						
26	.006	.005						
27	.006	.004						
28	.005	.004						

Note: Based on separations due to death disability and withdrawal combined.

TABLE 18

**Bell Atlantic Corporation**  
**Annual Rates of Employee Separation From Service**  
**Before Eligibility to Service Retirement**

**Female Employees**

**Enterprises**

Service in years t	Rates of separation during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
0	.166	.166	.164	.161	.154	.146	.138	.137
1	.145	.143	.135	.126	.119	.111	.109	.112
2	.122	.121	.114	.099	.082	.068	.055	.053
3	.101	.101	.098	.080	.050	.043	.044	.053
4	.087	.089	.091	.066	.035	.031	.034	.051
5	.073	.077	.082	.056	.029	.022	.025	.049
6	.070	.070	.073	.047	.026	.020	.021	.047
7	.070	.066	.054	.042	.026	.020	.020	.034
8	.068	.059	.042	.029	.026	.020	.019	.039
9	.063	.052	.036	.024	.022	.020	.019	.048
10	.059	.047	.031	.022	.022	.022	.021	.048
11	.052	.040	.028	.017	.020	.021	.022	.045
12	.045	.035	.028	.017	.017	.023	.024	.045
13	.040	.033	.026	.017	.015	.025	.024	.045
14	.033	.029	.022	.013	.009	.017		
15	.027	.025	.018	.009	.006	.010		
16	.020	.018	.016	.007	.006	.009		
17	.017	.015	.011	.005	.006	.007		
18	.013	.013	.009	.005	.005	.005		
19	.010	.010	.009	.005				
20	.010	.009	.007	.006				
21	.010	.009	.007	.006				
22	.010	.006	.003	.006				
23	.010	.006	.003	.005				
24	.008	.006						
25	.008	.003						
26	.006	.003						
27	.004	.003						
28	.004	.003						

Note: Based on separations due to death, disability and withdrawal combined.

TABLE 19

**Bell Atlantic Corporation**  
**Annual Rates of Retirement on Disability Pension**

Enterprises

Age x	Rates of disability retirement during year of age x + .5 to x - 1.5		Age x	Rates of disability retirement during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
30	.00020	.00040	45	.00068	.00136
31	.00020	.00040	46	.00068	.00136
32	.00020	.00040	47	.00068	.00136
33	.00020	.00040	48	.00068	.00136
34	.00020	.00040	49	.00068	.00136
35	.00030	.00060	50	.00120	.00240
36	.00030	.00060	51	.00120	.00240
37	.00030	.00060	52	.00120	.00240
38	.00030	.00060	53	.00120	.00240
39	.00030	.00060	54	.00120	.00240
40	.00042	.00084	55	.00050	.00100
41	.00042	.00084	56	.00050	.00100
42	.00042	.00084	57	.00050	.00100
43	.00042	.00084	58	.00050	.00100
44	.00042	.00084	59	.00050	.00100
			over 59	.00000	.00000

TABLE 20

Bell Atlantic Corporation  
Annual Rates of Retirement on Service Pension  
Male Employees

Enterprises

Service in years t	Rates of retirement during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
14							.0470	.5000
15							.0470	.3000
16							.0470	.3000
17							.0470	.3000
18							.0470	.3000
19					.0600	.0860	.5000	.9903
20					.0360	.0500	.3000	
21					.0320	.1350	.3000	
22					.0340	.2110	.3000	
23					.0410	.1680	.3000	
24			.0160	.0310	.0630	.5000	.9903	
25			.0150	.0260	.0720	.3000		
26			.0160	.0340	.1860	.3000		
27			.0180	.0460	.2610	.3000		
28			.0210	.0610	.2180	.3000		
29	.0130	.0130	.0340	.0970	.5000	.9903		
30	.0120	.0130	.0410	.1260	.3000			
31	.0120	.0180	.0480	.2350	.3000			
32	.0120	.0220	.0630	.3070	.3000			
33	.0140	.0240	.0810	.2640	.3000			
34	.0150	.0530	.1170	.5000	.9903			
35	.0160	.0620	.1610	.3000				
36	.0190	.0710	.2700	.3000				
37	.0240	.0900	.3400	.3000				
38	.0270	.1100	.2890	.3000				
39	.0740	.1480	.5000	.9903				
40	.0850	.1960	.3000					
41	.0950	.3030	.3000					
42	.1140	.3620	.3000					
43	.1420	.2970	.3000					
44	.1800	.5000	.9903					
45	.2200	.3000						
46	.3260	.3000						
47	.3740	.3000						
48	.3030	.3000						
49	.5000	.9903						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9903							

TABLE 21

Bell Atlantic Corporation  
 Annual Rates of Retirement on Service Pension  
 Female Employees

Enterprises

Service in years t	Rates of retirement during year t + .5 to t + 1.5 for employees entering service at specimen ages							
	15	20	25	30	35	40	45	50
14							.1310	.5000
15							.1310	.3000
16							.1310	.3000
17							.1310	.3000
18							.1310	.3000
19					.1800	.3540	.5000	.9949
20					.1260	.1360	.3000	
21					.1260	.2850	.3000	
22					.1290	.3240	.3000	
23					.1330	.2700	.3000	
24			.0610	.1040	.1340	.5000	.9949	
25			.0400	.0960	.1460	.3000		
26			.0420	.1210	.2870	.3000		
27			.0460	.1290	.3270	.3000		
28			.0470	.1310	.2770	.3000		
29	.0400	.0450	.0690	.1390	.5000	.9949		
30	.0290	.0320	.0790	.1610	.3000			
31	.0340	.0400	.1010	.2900	.3000			
32	.0380	.0440	.1250	.3350	.3000			
33	.0460	.0460	.1340	.2920	.3000			
34	.0490	.0930	.1520	.5000	.9949			
35	.0520	.1010	.1810	.3000				
36	.0540	.1200	.3000	.3000				
37	.0560	.1320	.3490	.3000				
38	.0590	.1360	.3150	.3000				
39	.1030	.1640	.5000	.9949				
40	.1160	.2040	.3000					
41	.1290	.3200	.3000					
42	.1350	.3750	.3000					
43	.1450	.3440	.3000					
44	.1740	.5000	.9949					
45	.2120	.3000						
46	.3490	.3000						
47	.3980	.3000						
48	.3680	.3000						
49	.5000	.9949						
50	.3000							
51	.3000							
52	.3000							
53	.3000							
54	.9949							

TABLE 22

Bell Atlantic Corporation  
Annual Rates of Mortality Among Active Employees

Enterprises

Age x	Rates of Mortality during year of age x + .5 to x + 1.5		Age x	Rates of Mortality during year of age x + .5 to x + 1.5	
	Male	Female		Male	Female
15	.0003	.0001	43	.0017	.0008
16	.0003	.0001	44	.0019	.0009
17	.0003	.0002	45	.0022	.0010
18	.0004	.0002	46	.0025	.0011
19	.0004	.0002	47	.0028	.0012
20	.0004	.0002	48	.0031	.0014
21	.0004	.0002	49	.0035	.0015
22	.0004	.0002	50	.0039	.0016
23	.0004	.0002	51	.0043	.0018
24	.0004	.0002	52	.0048	.0019
25	.0005	.0003	53	.0052	.0021
26	.0005	.0003	54	.0057	.0023
27	.0005	.0003	55	.0061	.0025
28	.0005	.0003	56	.0066	.0028
29	.0006	.0003	57	.0071	.0031
30	.0006	.0003	58	.0077	.0034
31	.0006	.0004	59	.0084	.0038
32	.0007	.0004	60	.0092	.0042
33	.0007	.0004	61	.0101	.0047
34	.0008	.0004	62	.0111	.0052
35	.0009	.0005	63	.0124	.0058
36	.0009	.0005	64	.0139	.0064
37	.0010	.0005	65	.0156	.0071
38	.0010	.0006	66	.0176	.0078
39	.0011	.0006	67	.0198	.0087
40	.0012	.0007	68	.0222	.0097
41	.0014	.0007	69	.0248	.0109
42	.0015	.0008			

TABLE 23

**Bell Atlantic Corporation**  
**Annual Rates of Mortality For Service Pensioners**

Enterprises

Age x	Rates of Mortality during year of age x to x + 1		Age x	Rates of Mortality during year of age x to x + 1	
	Male	Female		Male	Female
45	.028	.022	78	.055	.038
46	.023	.018	79	.060	.042
47	.019	.015	80	.065	.047
48	.015	.012	81	.071	.052
49	.012	.010	82	.077	.054
50	.010	.008	83	.084	.064
51	.008	.007	84	.091	.071
52	.007	.006	85	.100	.079
53	.007	.006	86	.110	.087
54	.007	.005	87	.122	.096
55	.007	.006	88	.135	.105
56	.007	.006	89	.149	.116
57	.008	.006	90	.165	.127
58	.008	.007	91	.182	.140
59	.009	.007	92	.201	.155
60	.010	.008	93	.221	.172
61	.010	.008	94	.241	.192
62	.011	.009	95	.266	.213
63	.012	.009	96	.292	.236
64	.014	.010	97	.318	.262
65	.015	.011	98	.348	.291
66	.016	.011	99	.380	.323
67	.018	.013	100	.415	.358
68	.020	.014	101	.454	.357
69	.021	.015	102	.495	.441
70	.024	.017	103	.541	.488
71	.027	.019	104	.591	.541
72	.030	.021	105	.645	.599
73	.034	.023	106	.704	.664
74	.038	.025	107	.768	.736
75	.042	.028	108	.839	.815
76	.046	.031	109	.916	.903
77	.051	.034	110	1.000	1.000

For ages prior to 45, the mortality rate is assumed constant at that age value.

SFAS 112 ADOPTION *11/1/93*  
 SUMMARY OF CUMULATIVE EFFECT

COMPANY	Worker's	Management	Associate	Management	Associate	Total SFAS 112	NSI	NSI Allocated	Total SFAS 112
	Compensation	LTD	LTD	Disability Pension	Disability Pension	Cumulative Effect	Allocation	SFAS 112 Cumulative Effect	Cumulative Effect w/NSI Allocation
New Jersey Bell	\$26,036,786	\$1,617,627	\$4,879,424	\$1,900,383	\$7,293,196	\$41,627,416	25.8651%	\$3,781,084	\$46,408,499
Bell of Pennsylvania	\$7,467,739	\$1,600,732	\$5,122,900	\$1,928,860	\$7,657,116	\$23,767,347	25.4966%	\$3,756,260	\$27,523,607
Diamond State Telephone	\$202,055	\$73,516	\$228,074	\$93,871	\$490,366	\$1,187,882	1.8149%	\$267,378	\$1,455,260
C&P of Washington	\$3,086,021	\$114,110	\$1,037,968	\$387,192	\$1,551,284	\$6,176,475	6.3495%	\$635,403	\$7,111,908
C&P of Maryland	\$11,295,044	\$191,812	\$2,975,259	\$946,244	\$4,447,221	\$19,657,664	15.5726%	\$2,294,217	\$22,151,901
C&P of Virginia	\$4,859,854	\$330,594	\$2,566,032	\$757,633	\$3,988,312	\$12,604,725	15.1583%	\$2,223,181	\$14,827,906
C&P of West Virginia	\$9,034,184	\$116,563	\$904,988	\$280,057	\$1,352,571	\$11,688,563	4.2636%	\$623,130	\$12,311,693
Network Services Inc.	\$0	\$4,818,908	\$1,582,056	\$6,241,598	\$2,319,833	\$14,732,396	-100.0000%	(\$14,732,396)	\$0
<b>Total Regulated</b>	<b>\$61,971,882</b>	<b>\$8,563,962</b>	<b>\$19,489,001</b>	<b>\$12,537,842</b>	<b>\$29,099,999</b>	<b>\$131,642,486</b>	<b>-5.6794%</b>	<b>(\$636,712)</b>	<b>\$130,805,774</b>
<b>Total Non-Regulated</b>	<b>\$0</b>	<b>\$4,119,455</b>	<b>\$0</b>	<b>\$82,159</b>	<b>\$0</b>	<b>\$4,181,614</b>	<b>5.6794%</b>	<b>\$836,712</b>	<b>\$5,018,326</b>
<b>Total BAC</b>	<b>\$61,971,882</b>	<b>\$12,683,417</b>	<b>\$19,489,001</b>	<b>\$12,620,001</b>	<b>\$29,099,999</b>	<b>\$135,824,100</b>	<b>0.0000%</b>	<b>\$0</b>	<b>\$135,824,100</b>

NOTES:

- All Amounts Disclosed on a Pre-Tax Basis.
- NSI allocation based upon December 1993 Wage and Salary Allocators.